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211. The system of claim 194, further comprising:

a transmitting component configured to transmit an invoice for the disbursement to the recipient.--

REMARKS

In Parts 1-3 of the Office Action, the Examiner objects to Figures 9, 10, 13, 19, and 21 of the drawings. Applicant cannot find any error in Figure 9 and assumes that the Examiner means Figure 4 instead of Figure 9. Except for Figure 19, Applicant believes that the basis for the objections to Figures 4, 10, 13 and 21 are based on incomplete copies of the drawings from the parent application. Accordingly, in the Request for Approval of Drawing Change, Applicant has submitted substitute copies of Figures 4, 10, 13, and 19 from the parent application. Furthermore, for the same reason, Applicant has also submitted substitute copies of Figures 1 and 16 from the parent application. Pursuant to these substitutions, Figures 4, 10, and 13 are now in proper form. However, as correctly stated by the Examiner, Figure 19 contains reference numbers used more than once. Applicant has therefore amended Figure 19 to correct this error. Pursuant to this amendment, Figure 19 has been placed into proper form for allowance, and the objection made to Figure 21 has now been rendered moot. Accordingly, Applicant submits that Figures 4, 9, 10, 13, 19, and 21 have now been placed into proper form for allowance.

In Part 4 of the Office Action, claims 127-141 were rejected for double patenting, and in Part 5, claims 127-141 were rejected for anticipation under 35 U.S.C. § 102(b). Applicant has canceled claims 127-141 without prejudice or disclaimer of the subject

matter thereof.

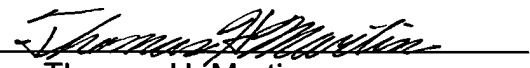
New claims 142-211 have been added to further define Applicant's claimed invention. Support for these claims is found in application claims 1-38 and 89-126 of the parent application. Originally filed application claims 1-38 and 89-126 of the parent application have herein been amended to further define the payment and disbursement processing methods and systems, as now presented in new claims 142-211. As amended from the parent application, new independent claims 142, 146, and 150 now include a bank and an intermediary; new independent claims 154, 160, and 166 now include an automated clearing house and an intermediary as well as an intermediary's bank; and new independent claims 167, 171, 175, 176 and 194 now recite that the intermediary is a state. Accordingly, based on application claims 1-38 and 89-126 of the parent application, as amended, Applicant herein presents allowable new claims 142-211.

In view of the foregoing, Applicant respectfully requests the reconsideration and reexamination of the application and the timely allowance of the pending claims.

Please grant any extensions of time required to enter this response and charge any additional required fees to our Deposit Account No. 06-0916.

Respectfully submitted,

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